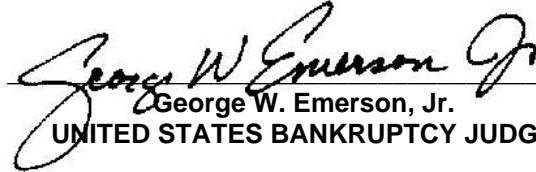




Dated: October 28, 2015
The following is SO ORDERED:


George W. Emerson, Jr.
UNITED STATES BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
WESTERN DIVISION

IN RE:

MICHAEL L. ANDERSON,

DEBTOR.

CASE NO. 14-22678-E
CHAPTER 13
SS# XXX-XX-9794

ORDER TO SURRENDER REAL ESTATE, CEASE
PAYMENTS, REMOVE CREDITOR AND REDUCE PAYMENTS

This matter is before the Court on a motion by Debtor to cease the mortgage payments to BSI Financial Services, and reduce his plan payments because the debtor wishes to surrender the real estate located at 8875 Eastonwick, Cordova, TN 38016. It appeared that after notice to all interested parties and opportunity for hearing, there was no objection to same, and the Court finds as follows:

1. Ongoing mortgage payments and arrearage payments as to US Bank, c/o BSI Financial Services, 314 South Franklin Street, Attn: Payment Processing Department, Titusville, PA 16354, shall cease. The mortgage claim shall be deleted. Said creditor shall be allowed to file an amended unsecured proof of claim for a mortgage deficiency, if one shall exist.

2. The payments to City of Memphis Treasurer, a secured creditor, in the amount of \$ 2,039.97, bankruptcy court claim number 8, shall cease. The claim of City of Memphis Treasurer shall be deleted.

3. The Chapter 13 Trustee is directed to reduce the plan payments to \$ 210.00 weekly to comply with this order.

SO ORDERED.

APPROVED:

/s/ Jimmy E. McElroy
Attorney for Debtor
3780 S. Mendenhall
Memphis, TN 38115

/s/ Sylvia F. Brown
Chapter 13 Trustee

Service List:

Debtor

Debtor's Attorney

Case Trustee

US Bank, c/o BSI Financial Services, 314 South Franklin Street, Attn: Payment Processing Department,
Titusville, PA 16354

City of Memphis, 125 N. Main St., Ste. 375, Memphis, TN 38103

Justin Taner, Morris Hardwick Schneider, Attorney for BSI Financial Services, 200 Jefferson Avenue, Suite 1350,
Memphis, TN 38103